Case 18-18391-mdc Doc 96 Filed 04/27/23 Entered 04/27/23 16:07:06 Desc Main Document Page 1 of 3

IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Gary G. Staten Sr. CHAPTER 13

Debtor(s)

Deutsche Bank National Trust Company, as Indenture Trustee, for New Century Home Equity Loan Trust 2006-2

Marra

Movant

vs.

Gary G. Staten Sr.

Debtor(s)

11 U.S.C. Section 362

NO. 18-18391 MDC

Kenneth E. West Esq.

<u>Trustee</u>

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of April 6, 2023, the post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$5,214.59**. Post-petition funds received after April 6, 2023, will be applied per the terms of this stipulation as outlined here. The arrearage breaks down as follows;

Post-Petition Payments: September 2022 to April 2023 at \$690.26/month

Suspense Balance: (\$307.49) **Total Post-Petition Arrears \$5,214.59**

- 2. Debtor(s) shall cure said arrearages in the following manner;
- a). Beginning on May 2023 and continuing through December 2023, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of \$690.26 on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of \$651.83 for May 2023 through November 2023 and \$651.78 for

December 2023 towards the arrearages on or before the last day of each month at the address below;

Carrington Mortgage Services, LLC PO Box 3730 Anaheim, CA 92806

- b). Maintenance of current monthly mortgage payments to the Movant thereafter.
- 3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.
- 4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.
 - 5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.
- 6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.
- 7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

Case 18-18391-mdc Doc 96 Filed 04/27/23 Entered 04/27/23 16:07:06 Desc Main Document Page 3 of 3

- 8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
- 9. The parties agree that a facsimile signature shall be considered an original signature.

Date: April 18, 2023

/s/ Denise Carlon, Esquire
Denise Carlon, Esquire

Attorney for Movant

Date: _____April 24, 2023

Michael D. Sayles, Esquire Attorney for Debtor(s)

April 25, 2023
Date:_____

No Objection

/s/ LeeAne O. Huggins

Kenneth E. West, Esquire Attorney for Debtor(s)

Approved by the Court this 27th day of April 2023. However, the court retains discretion regarding entry of any further order.

Magdeline D. Coleman

Chief U.S. Bankruptcy Judge

Magdeline D. Colem-